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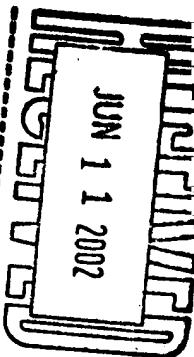
TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>		Application Number	09/887,292
		Filing Date	6/22/2001
		First Named Inventor	Karl E. Jentoff
		Group Art Unit	2167
		Examiner Name	Technology Center 2100
Total Number of Pages in This Submission		Attorney Docket Number	56145473-13

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ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Small Entity Statement <input type="checkbox"/> Request for Refund <input type="checkbox"/> Remarks	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Additional Enclosure(s) (please identify below): PTO Form SB08A; 18 references cited therein; return receipt postcard.

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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Frank M. Gasparo
Signature	
Date	5/22/2002

CERTIFICATE OF MAILING

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Typed or printed name	Frank M. Gasparo
Signature	
Date	5/22/2002

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Karl E. Jentoft

Application No.: 09/887,292

U.S. Filing Date: June 22, 2001

Title: LINE OF CREDIT AND LOAN SYSTEM AND METHOD

Group Art Unit: 2167

Examiner: Not Yet Assigned

Commissioner for Patents
Washington, D.C. 20231**RECEIVED**

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Technology Center 2100**INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with the duty of disclosure under 37 C.F.R. § 1.56 and in conformance with the procedures of 37 C.F.R. §§ 1.97 and 1.98 and M.P.E.P. § 609, attorneys for the Applicant hereby bring the following references to the examination of the above-identified application, which are listed on the attached modified PTO Form No. SB08A to the attention of the Examiner. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This statement is being filed under 37 C.F.R. § 1.97(b)(3) before the mailing of a first Office Action on the merits. Copies of the cited references are enclosed. No fee is deemed necessary with the filing of these documents.

If a fee is deemed necessary, we authorize the Commissioner of Patents and Trademarks to charge Deposit Account No. 02-0393.

Dated: May 22, 2002

Respectfully submitted,

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Frank M. Gasparo

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MAY 30 2002

PTO/SB/08A (10-01)

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 3

Complete if Known	
Application Number	09/887,292
Filing Date	6/22/2001
First Named Inventor	Karl E. Lentoff
Art Unit	2167
Examiner Name	
Attorney Docket Number	56145473-13

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Examiner Signature		Date Considered	
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¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet

2 of 3

Complete if Known

Application Number	09/887,292
Filing Date	6/22/2001
First Named Inventor	Karl E. Jentoft
Group Art Unit	2167
Examiner Name	
Attorney Docket Number	56145473-13

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials ¹	Cite No. ²	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
	7	FEDERAL REAL ESTATE HOME LOAN MORTGAGES, Division of the AmerUSA Corporation, "Apply Online for a Home Equity Loan", www.federalrealestate.net/freilm/homeequity/ , 1999.	
	8	FEDERAL REAL ESTATE HOME LOAN MORTGAGES, Division of the AmerUSA Corporation, "Home Equity Loan FAQs", www.federalrealestate.net/freilm/homeequityfaqs/ , 1999.	
	9	CITIBANK ONLINE, "Home Equity Line of Credit", https://web.da-us.citibank.com/sd_landing_template.jsp?	
	10	FEDERAL TRADE COMMISSION, "Home Equity Credit Lines", www.ftc.gov/bcp/conline/pubs/homes/homequ.htm , June 1992.	JUN 04 2002
	11	SUSAN CAREY, DENVER BUSINESS JOURNAL, "My, how the times have changed...", http://denver.bizjournals.com/denver/stories/1999/03/08/story6.html , March 5, 1999.	
	12	CENTEX HOME EQUITY, http://www.centexhomeequity.com , 2002.	
	13	101 CREDIT CARD, "Home Equity Credit Card", http://www.101creditcard.com/home.htm .	
	14	ACCLAIM, "Eloan : A Home Equity Line of Credit", http://acclaimcreditcards.hypermart.net/irwin.htm	JUN 06 2002
	15	BANKRATE.COM, Dr. Don, "Home equity line or loan?", http://www.bankrate.com/brm/news/DrDon/20010316a.asp	
	16	FINDONLINELOAN.COM, "Home Equity Loan", http://www.findonlineloan.com/home.htm	
	17	NEWCELL@PARIS.COM, "Apply for Home Equity Card, and is tax deductible because it is secured by your home", http://www.apply-for-credit-card-online.com/home_credit.htm	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 3 of 3

Complete if Known	
Application Number	09/887,292
Filing Date	6/22/2001
First Named Inventor	Karl E. Jentoft
Group Art Unit	2167
Examiner Name	
Attorney Docket Number	56145473-13

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Signature		Date Considered
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